

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

TIMOTHY D TATSAK, JR  
APRIL L TATSAK  
Debtor(s)

Case No. 14-24264CMB

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/23/2014.
- 2) The plan was confirmed on 01/30/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/19/2015, 06/01/2016, 03/21/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/27/2020.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,882.00.
- 10) Amount of unsecured claims discharged without payment: \$73,267.57.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$168,783.19
Less amount refunded to debtor	\$7,468.08

**NET RECEIPTS:**

**\$161,315.11**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$5,250.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,895.37
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$12,145.37**

Attorney fees paid and disclosed by debtor:	\$750.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA**	Unsecured	0.00	NA	NA	0.00	0.00
ALLY FINANCIAL SERVICED BY ALL	Secured	33,800.00	33,825.07	7,765.08	7,765.08	3,843.33
ALLY FINANCIAL(*)	Secured	64,510.00	43,875.00	419.15	419.15	1,863.44
ALLY FINANCIAL(*)	Unsecured	0.00	21,712.65	21,712.65	0.00	0.00
AMERICAN EXPRESS CENTURION BT	Unsecured	NA	2,017.65	2,017.65	0.00	0.00
ARMSTRONG ASSOCIATES FCU	Secured	7,249.00	NA	2,331.12	2,331.12	666.11
ARMSTRONG ASSOCIATES FCU	Secured	7,249.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	432.00	NA	NA	0.00	0.00
BEST BUY++	Unsecured	2,405.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE**	Unsecured	2,098.00	2,101.25	2,101.25	0.00	0.00
CAPITAL ONE BANK (USA) NA CABE	Unsecured	939.00	944.44	944.44	0.00	0.00
CAPITAL ONE BANK (USA) NA CABE	Unsecured	NA	1,239.63	1,239.63	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE**	Unsecured	0.00	0.56	0.56	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE**	Secured	7,529.00	7,529.00	7,529.00	7,529.00	1,048.69
CERASTES LLC	Unsecured	NA	9,999.38	9,999.38	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	736.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	NA	1,164.78	1,164.78	0.00	0.00
ECMC(*)	Unsecured	0.00	15,859.91	0.00	0.00	0.00
ELDERTON STATE BANK*	Secured	5,000.00	4,103.89	4,103.89	4,103.89	480.27
M & T BANK	Secured	151,692.00	152,963.81	0.00	0.00	0.00
M & T BANK	Secured	0.00	0.00	12,683.12	12,683.12	0.00
M & T BANK	Secured	0.00	156,807.15	0.00	65,732.67	0.00
M & T BANK	Secured	0.00	1,933.41	0.00	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	14,512.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	300.30	300.30	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	1,427.83	1,427.83	1,427.83	0.00
PEOPLES NATURAL GAS CO LLC*	Priority	NA	NA	NA	2,557.17	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,580.00	3,757.04	3,757.04	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	913.00	1,658.83	1,658.83	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,109.00	1,109.94	1,109.94	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	778.49	778.49	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	NA	1,195.42	1,195.42	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	NA	1,438.28	1,438.28	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	622.00	812.29	812.29	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CON	Unsecured	1,258.00	1,360.65	1,360.65	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CON	Unsecured	NA	1,038.78	1,038.78	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CON	Unsecured	874.00	747.21	747.21	0.00	0.00
QUANTUM3 GROUP LLC AGNT - STE	Secured	314.00	191.02	191.02	191.02	0.00
SANTANDER CONSUMER USA D/B/A	Priority	NA	18,943.43	0.00	20,766.35	0.00
UNITED CONSUMER FINANCIAL SRV	Unsecured	1,805.00	NA	NA	0.00	0.00
WALLACE CONSULTING AND INVES	Secured	NA	13,841.97	13,841.97	13,841.97	1,919.53
WALLACE CONSULTING AND INVES	Secured	NA	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$26,525.09	\$92,257.76	\$1,919.53
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$22,148.24	\$22,148.24	\$7,901.84
All Other Secured	\$191.02	\$191.02	\$0.00
<b>TOTAL SECURED:</b>	<b>\$48,864.35</b>	<b>\$114,597.02</b>	<b>\$9,821.37</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,427.83	\$24,751.35	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,427.83</b>	<b>\$24,751.35</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$53,377.57</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$12,145.37</u>
Disbursements to Creditors	<u>\$149,169.74</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$161,315.11</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/15/2020

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.